Cogitations on Life and Business

My 25 Top Writings

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Smashwords Edition

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Forward

This past year I celebrated my 35th year in business. Our firm, Iacopi and Lenz Accountancy Corporation, was founded by me on May 12, 1978. We are now approaching 36 years in business and have many blessings for which we are grateful.

The idea of this booklet came to me one day while out jogging. I thought I should record a few writings that may better define me and contribute towards any legacy I may one day leave.

This little book sets forth a few of my thoughts (meditations and cogitations) from which I hope the reader will both enjoy and perhaps benefit from. This is not a book on taxation or accounting. It can be viewed as a book about life and its many lessons and components.

As I view the world, we are all students of life….and my hope is that you are having a great one.

Enjoy my little slice of the world…..

John Iacopi

At home

January, 2014

Congratulations to YOU….from YOU!

Ever write yourself a note? A letter? A poem? An e-mail?

Ever tell yourself that you are the best? That you can overcome your "issues". Ever give YOURSELF reassuring words? Ever practice the Golden Rule on YOURSELF?

If not….why not? Perhaps you don't believe in yourself? Perhaps your self-esteem needs a lift?

You've heard the song by Michael Jackson, "Man in the Mirror"? A good place to start in the self-confidence department, I would say. Look in the mirror and start at that point. Who do you see? What do you see?

When I look in the mirror I see a person in need of self-reinvention for sure. I need to drop a few pounds, grow back the hair I have lost, fix some teeth. But I see beyond that. I also see a person who is determined, disciplined. A person who wants to get ahead. A person who knows what is to be done and will set out to do it. A person who will not fail. A person who can benefit from self-reassurance. I need this.

You can get a lot of self-confidence by reassuring yourself that all will "come out" and be accomplished favorably by simply offering you these reassuring words and laying out a plan of action for achievement….a plan of action set forth to yourself. Some call this plan "goals" or "goal setting". I do.

In life and in business particularly do NOT expect a "pat on the back" each time you accomplish something worthwhile. The achievement may not ever get noticed….by anyone but you. So YOU reward yourself, frequently, with rewards over your own accomplishments. Congratulate yourself. Applaud your success. Celebrate it…log in your own achievements and keep a written log of them. Share them with your employers at least annually. They can produce significant rewards…..but on a daily basis, try slapping yourself on the back…frequently… rather than continually beating yourself up. Something you are more prone to do!

Congratulate and celebrate YOU and all that you do and achieve……this is a huge self confidence builder.

Tell yourself that you will succeed….and you will.

Pass it on.

"I Was Just Thinking"……

Sitting in the quiet of my little "tree house" I let my mind open up and "thoughts" come in. This is my "think and plan" time. About 20 minutes each day. We all need this quiet time to create and contemplate our actions to drive us forward.

And I was just thinking today about the following:

1. How will I move stocks around in my 401K to attempt to further my equity build up?

2. Where will I hunt this year? What "fun" projects can I pursue and look forward to?

3. Where and when can I take my wife away on an unannounced little 48 hour getaway?

4. Who can I treat today? With what? Perhaps a flower? A smoothie?

5. How can I generate new business today? Who shall I network with?

6. Can I work my accounts receivable listing and contact two delinquent clients to set up a pay schedule? One that they can "honor"?

7. Shall I expand my agricultural holdings? Shall I buy the 40 acres down the road?

8. How and when shall I pay down debt? Shall I refinance? Is now the time?

9. How can I be more productive today? More innovative?

10. Shall I continue with homebuilding ventures? Two more lots?

11. Should I contact my ag consultant about the feasibility of integrating permanent crops into my operation?

12. Should I get more life insurance on my life to protect my family?

13. How can I be more PROACTIVE in solving my issues? The issues of others?

14. Who can I mentor today for about 30 minutes?

15. Can I review my goals for about 10 minutes?

16. Who shall I send a thank you card to today?

17. Can I clean this office up a bit? Do I really need all of these old books?

18. What time can I face time with my granddaughter?

19. How's my tax return coming along? Is it done? Time to review it?

20. Can I greet all of my staff with a smile today? Do I brighten the office when I enter or leave?

Think it through. Find positive answers. Daily questions naturally find answers and these questions are empowering.

Take the time to think and plan….in quiet.

Goals

For over 40 years now I have prepared and followed written goals. I got this idea from reading Success Magazine many, many years ago. I was inspired to complete goals each year by following the writings of the late Napoleon Hill, Zig Ziglar, Earl Nightingale and W. Clement Stone.

Writing down and following goals the whole year through is a huge catalyst for your attainment of the goals. My moderate success and accomplishments attained over the years have surely come about in large part since I had various "targets" in mind and was able to direct my own ship towards those ports of attainment. Following goals changes one's attitude towards the good and directs one's focus. A solid written goal program will keep you in a positive frame of mind.

I review my goals once each month. Sometimes more often than that. I adjust them as the year progresses and at year end I give myself a "report card". Thankfully, most goals are reached. But they would not be if I were not proactive in their attainment.

In our CPA firm I used to require that our staff turn in their goals and accomplishments on an annual basis. Most did. We would review them and they were on their way heading into the New Year on a positive and well-directed note. I recently discontinued this annual practice of requesting the goals from staff and allowed them to turn their goals in to me strictly on a voluntary basis. Out of 25 people, I received only 4 sets of goals for us to discuss. This was a disappointment. When asked "will you be turning in goals?" many responded with the typical "I have them in my head" or "I'm too busy to prepare them" or "I have New Year's Resolutions already" and the like. These responses are commonly known as excuses. Goals require thought, patience and must be put into practice. They can be hard work. But the rewards warrant the effort. It is a shame to see that most do not view them this way.

I am a believer in written goals. In fact, when you write them down you are well on your way of attaining your goals. I have read this over the years and believe in it. Write them down and when you tend to stray from them you will hear that "still, small voice" in your head actually directing you on track given your commitment to the goals. It works.

Goals and success. They DO go hand in hand.

Goals. Who needs them? You do.

When should you start on your goal program? Last week.

Kindness Counts…Kindness Matters

Ever since the little booklet came out, "Random Acts of Kindness", I have made a conscious effort to extend extra kindness to others. The appreciation expressed in return is most heart-warming.

Kindness in the form of encouraging words, compliments, a flower, a thank you card, a short e-mail or text message…something. It matters….and will always be very well received.

A client told me about a week ago that she was bored and felt that she had too much time on her hands and asked me for ideas as to what she might do. I offered her the following, as I can now best recall, and here's what I told her:

Volunteer at your local hospital,

Read more…there's an endless supply of books out there,

Travel a bit….just get out of town and outside of your comfort zone, break things up,

Send "thank you" or other greeting cards to friends….try two per day,

Take up a hobby,

Continuing education/lifelong learning is good,

And…most importantly….I told her to spread "good cheer"…..AKA, practice "the random acts of kindness". This "suggestion" really caught her off guard and she became a-buzz with excitement over many ways she might indeed spread about more kindness to others. I feel I gave her a purpose….a way to expend her time otherwise wasted. She was excited to start. I felt good over this.

And so I challenge you to see how bright you can make someone else's life today. It really does not take much effort and it goes a long, long way. A good investment it is.

It's all good to do good….just do more of it.

On Grandparenting

So the years tick on…..my….how they tick on…,

I have two wonderful and lovely grandchildren and we babysit them regularly,

My dog Timmy is jealous,

They babble and smile and "talk" to us and make our hearts quite warm,

We realize that TIME is passing….they will replace us….perhaps all too soon, but perhaps not,

One of life's greatest joys to us is to watch them "come along" and be a part of our gang….in our home, our cabin, our ranch. I want them with us….I want to see them grow up and be a major part of my life, as I know they surely will,

Like the rest of us, they will face life's challenges and difficulties to be sure and this world in which they will grow up is ever-changing. Yes, they will find their way and I intend to be there to cheer them along and support them…not to fight their battles but perhaps to be of some assistance and motivation to them in some small way,

It's what proud Grandparents do. And we are proud Grandparents for sure.

I love these two lovely "babies" very much…..and their parents as well…..

And I wonder: "Where DID these past 63 years go?" They have sped by but, thankfully, we have made them "count"…..it's all about making them count.

You working on your legacy?

Let's Have More…..

My wish (goal!) for this year and forward is that there be MORE of the following……

Smiles, encouragement to others, communications, savings, investment, production, mentoring, kudos passed around to all, notes of thanks, spontaneity, love, laughs, rewards to all, sharing, peace, positive thinking at all times, prayers, self-esteem, energy, good health, exercise, reinvention of ourselves, increased earnings, special projects that test my skills, new clients who pay their fees timely and who appreciate our efforts, time spent in thinking and planning, surprises for your loved ones, free time, improved relationships all around, proactivity, efforts, innovation, empathy to others, leadership, relaxation and fun, positive attitude, outside the box reading and writing and……well, I think you get it……and all of these things are really within our own control.

Let's have a lot more of all of the above.

Start right this minute……..

Fear and Risk

"Face the things you fear and the death of fear is certain"…..a wise old saying that seems simple enough but most people chose to run or ignore or avoid what it is they fear. And then fear compounds itself and manifests into panic or worse.

The fear of confrontation, the fear of failure, going broke, an unwanted medical report, failed relationships and the like cause many people to never attempt a new venture or relationship in the first place. Nor risks. And will thus never experience failure…or the rewards of taking risk.

These people then become trapped within their comfort zone and are not your leaders or entrepreneurs. Good people? Sure……but are frozen by the grips of fear.

Fear of failure is the worst type of fear. "Play it safe" or "keep your powder dry" or "the grass in not greener on the other side" or "leave well enough alone" or "if it's not broke, don't fix it" or "listen to your gut", etc. – these are all famous "sayings" that we have heard since early childhood. These statements are sometimes known as excuses….excuses not to act. Or risk. I tend to favor another one…."nothing ventured, nothing gained"….which has served me well over the years.

Yes, I have planted a lot of seeds over the years. Some did not germinate….but others did. And I am grateful.

To experience a reward as your compensation for having taken a risk is to build your self-confidence and one's own self esteem. To experience a failure from having taken a risk that did not "work out" can indeed shake your confidence…even down to the bone…but you WILL recover and live to plunge forward to risk another day. And you will hear about a risk gone bad plenty more than the rewards you reap when a risk has come to fruition. Still….forge ahead.

Put aside your fears of failure and plunge into each day in a positive manner. And keep up your positives….you need that frame of mind….the whole year through. I know I sure do.

I have also learned that both fear and panic feelings tend to subside or vanish with prayer….and prayer is free. And exercise tends to calm ones fears as well. I practice both. Thus, I am infrequently visited by panic attacks or fears. But when fear and panic "attack" ,I deal with them routinely.

You should as well.

In Solitude

I sit by this little fire, alone with my thoughts,

Soon it's the New Year….and my "cycle" starts anew,

With goals firmly established and many disciplines in place, I move ahead into the excitement the year will bring to me and my crew,

In silence and solitude I can accomplish much….letting my mind expand and serve my clients and staff and family with innovative ideas and thoughts to best improve their positions in life, deal with their challenges and look ahead in the most favorable light. My attitude brings hope and self-confidence to many… it's what leaders do,

Without the time I spend in solitude…whether it is spent on a nice long jog (or a short one), in a hotel room alone in Eureka Nevada, alone in the duck blind, sitting before this little fire in my "clubhouse" (tree house?) at D-10 or even alone in my office early on a Saturday AM before the "gang" arrives, I would not be anywhere near as creative and lively and would not be where I now sit in this career,

Being "alone with my thoughts" helps me to sort it all out….deal with money and staff issues, balance it all out, plan my testimony and responses (never reactions!), reflect on difficulties and make decisions, never second guessing myself. I write, communicate, plan, think, record my positives (extremely helpful) and make decisions (the "tough calls")…..time extremely well spent. I cannot imagine a leader NOT spending this quality time in solitude to afford oneself the time to "sort it all out"…..

In quiet solitude we do our best thinking….and we all benefit from it. Try it.

Bring on each day and all the great things it holds in store for all of us.

Jump Out Front

The work season is now upon us and there is much to do….from taxation, accounting, auditing, administration duties, you name it….we are facing an uphill slope…and a challenging one….just as we do each and every year about to commence.

The money is borrowed, income deferred, bills paid and optimism very high for the New Year and all of the promise it holds for all of us.

We are thankful for this backlog, hard work, excitement of the season and the challenges it will all pose. We are also thankful for our skills…..which have been developed over many years.

The leaders amongst us are ever-alert for opportunities of all kinds, with a keen eye towards client service and satisfaction at this important time of year.

For the year to be truly successful for all of us at our business….and yours for that matter….it is imperative that our leaders stand up and lead the charge. They cannot sit back. There is no resting on laurels of the past. A New Year is beginning. The "cycle" now re-commences bringing with it much excitement. Rather, they must jump out front and lead the charge…..

This is what we leaders do.

Growth

You grow or you die. Simple. If you are NOT growing…you are DYING.

This is the case in your business as well as in your personal life. The same drudging on day in and day out makes for a boring existence. The same work today that you were doing 20 years ago? No way.

You need change. You need growth. You need fun….and all the great that comes with it.

Where will you be in 5 years? 3 years? 2 years? Figure it out. Where will you jump to? Best to start planning now.

Growth means educational stimulation, another business perhaps, always new projects, investing, planning, moving, a new home….perhaps even a new car? A new appearance?

To grow is to prosper, the opposite of "die". Both intellectually and professionally and personally.

How do you grow? First, examine your relationships. Are they strong? How are you doing at home? The office? With your family members? Do you have bridges to mend? If so, jump into it and now and re-build your fences….an excellent path to growth itself.

Next, consider your business model. Is it boring? Should you purchase another business? Expand your horizons?

Then we have your "routine"….how can you grow if you are "stuck". If so, become un-stuck. This is within your power. Move on. Move up. Move away?

You fuel growth with your own view towards it. You start with wanting to change and grow and create excitement in the process. This is known as "buzz"….you need the "buzz" in order to fuel growth. Lest you become boring and stagnate….and we don't want that. Period.

So your attitude should be focused on one of growth….which will lead to much happiness and progress and excitement and spontaneity and the road to a much better future.

Guaranteed.

Habits…..good and bad

Since childhood we have been preached to concerning habits. “You have a bad habit” in doing this or that. Remember?

Habits can indeed be very bad. The repetition of the habit (any habit) brings on more of the same. Smoking, overeating, use of profanity, etc. can be termed as “bad habits”….while exercising, extending good manners, saving money (or investing it) and thinking positive can be viewed as “good habits”. We of course need to strive for more of the latter.

Bad habits are easy to fall into while the adoption and formation of good habits can be hard work and require a lot of discipline….which may be why many fail to “stick with it” when adopting the new, good habit.

And it is tougher to break a bad habit than it is to form a good habit.

To break a bad habit one has to devote time and attention, energy and effort and, of course, discipline, to the effort. Many say it takes 21 days to break a bad habit. Some say less. I say it takes about 5 straight days to get the “upper hand” on breaking a bad habit. I quit smoking 34 years ago this past November. It saved my life, no doubt. I had little trouble in quitting. I gave up caffeine and broke that consumption habit in about 3 days. I quit overeating almonds and did not touch a single one for six months. That diet-driven eating habit was given up in about 5 days. It can be done!

Breaking a bad habit can save your life. When put into that perspective, one has a tendency to give up a bad habit rather quickly….or should. Again, discipline is a huge factor in giving up or starting habits.

To adopt a good habit, you may want to list out all of the benefits the newly adopted habit will bring into your life. Do this from the onset of beginning to form your new good habit. You then refer to that list frequently and STICK WITH IT. This morning it was quite cold and foggy outside at 4:30 AM. The bed was cozy and I was still quite tired from the night before. Yet the alarm clock said “get up and GO”. I did not really want to take the 2.5 mile “fun run”, nor do 100 ball crunches or 50 glut lifts nor the warm up exercises prior to the jog. But I did and the feelings derived, post work out, outweighed the “guilty” feeling I would have had had I simply reached over to Mr. Alarm Clock and said “no, thanks” and rolled over and slept in for another couple of hours.

Habits…..bad ones will kill you….new ones will save you. And you get to pick.

Which will it be?

Just Genuine Manners

We were probably all raised correctly in the manners department but I fear many have lost their way over the years,

It really does not take much for a person engaged in any of life's capacities (husband, wife, co-worker, business leader, etc.) to extend (and mean it!) a warm, "good morning" or "Happy Birthday" or "Happy Holidays" greeting. Nor does it take much to offer up a warm "thank you" or "please" or "I'm sorry" when the occasions call for it.

No, it does not take much….nothing more, really, than just showing some decent, plain manners. And the extension of these and other courtesies must, of course, be genuine and "meant"….not merely extended for the purpose of just being extended. The recipient of your goodwill will know what is meant and what is pretended. Always.

Of late I extended a warm "Happy Birthday" greeting to a hard working staff person at our firm. It was her birthday and the day was half over by the time I reached her to offer my best wishes in person. She responded with "Wow….no one ever tells me that". How sad. Yet another experience was observed when I extended a "happy birthday" greeting to yet another staff person while another senior in our business coincidentally passed by and heard my greeting being extended. Yet he continued on without stopping and offering a similar gesture of goodwill to the birthday boy. Rude. Noticed. Not to be forgotten anytime soon. Again, sad…poor behavior.

And we reprimand in private when need be and yet praise in public. And we NEVER express "disappointment" to our team members over a "mistake" as we all make them and we MUST remember at all times that "words kill"….and damaging words extended are just that…DAMAGING. Can they be taken back? Is the damage repairable?

I would hope that we all have learned from an early age that in order to be respected one must first give respect. This is part of the Golden Rule.

And we must practice the Golden Rule. Showing good manners is a good (great) place to start.

Unique

Stand out!

Don't follow the crowd. Find a special niche and fill it. You must.

We have heard this all before. Many, many times. You can not be a drone, you must not follow the crowd.

But whether it be in the duck blind with all of your related "gear" (such as "Mr. Blue" or your "special" teal call or that wonderful leather Backpack from London that holds all of your gear or your special and unique "duck loads" and "chokes"), the briefcase you carry each day, the pocket square you select for that special blazer, the lapel pins you wear, your pullover caps and great hats, your business card, your style and manners, the car you drive, the way you pass out Kudos to the staff and others, the gifts you select for key clients, your creative thinking and planning ideas and your writings….you must be unique. And you must be spontaneous at all times. Connote excitement. Instill confidence.

You are unique in all aspects….and respected for being such. And rewarded accordingly.

Boss Treats

As a “boss” in our business (please note that I HATE that term “boss”….it is not mine, I assure you) I do my very best to “treat” and surprise others in many ways….both monetarily and (as importantly) non-monetarily. At all times. I go out of my way to appease the masses as best I can. While I expect nothing in return for extending “treats”, I do notice when they are not (returned).

If an employee or associate feels that the “boss” does not appreciate a simple treat, that person is sorely mistaken. Treats are noticed and appreciated. By everyone.

Specifically, what “treats” am I referring to? What is it that I personally would like to receive once in a while from my associates? Simple.

We can start with a simple “good morning” as a greeting. Or a “how can I help you today?” or perhaps a “how’s your family doing?” or a “thank you” card. Or a “birthday” card. Or a sympathy card. Or a cup of coffee. Or a cookie? How about a simple smile? Or a “how was your vacation?” greeting or a “welcome back” comment? Or a magazine or reference to a good book to read?

Boss Treats….most all of them are free, will be appreciated and respected and they display some form of “giving back” that will surely be noticed by the “boss”.

Start now.

I Can Fix It!

There's a saying in the business world that is very simple: "don't make it worse".

When a person makes an "error" and causes "damage" of any kind there is a natural, reactive response to "make things right" and get all back to the way things were before the infliction of the "wrong".

When this happens and the erring party tries to "fix it", there is frequently inflicted yet more damage to the situation and the tensions become far greater. You have heard the term "that fire is burning bright enough" or "don't dump more gas on the fire", correct? Very true.

Oftentimes the first step and best mode of "fixing" things is to first let them "cool" a bit. A simple "I'm sorry" can go a long ways. Another is "I will make this right" and yet another might be "this will be corrected to your satisfaction". These early actions can reduce inflammation immediately.

Then you go about with a calculated plan on correcting the error or damage, whether it is real damage or perceived damage it must be dealt with. Perhaps not "on the spot" but within 24 hours the "first steps" must be taken. Then you focus on the repair aspect. Sometimes this means getting out the checkbook. But it always means you proceed in a decisive, non-rushed manner. You should also seek out the assistance of your business associates in addressing and rectifying issues that have become inflamed. Take a step back, would you? Don't react too quickly and create yet MORE inflammation to a "situation".

Allow yourself TIME to correct negative conditions so they may have time to cool and heal and BE corrected satisfactorily. How much time? I use the "common cold" timeframe….that is, I allow myself about one week start to finish to right perceived (or actual) wrongs. I inform the damaged party of my apologies right away and my intent to correct, as best I can, the irritation I may have caused. Then I keep them abreast of my progress. I do NOT bombard them with e-mails and multiple "I'm so sorry" notes. I act upon the issue. It will be cured. It will pass. The "damage" will be repaired in time. Allow time but be proactive in the repair process.

And do NOT make the situation worse. DON'T!

Your actions are under the microscope……

Finish What You Start….Timely

No one likes a quitter. No one.

Quitting a project and/or leaving one in a lurch is unpardonable. It leaves a deep digit on your reputation and goodwill. And we are all sailing along on our reputations….our good names, our goodwill and our credit and good standing and, and, and. If you "quit", your willpower is also called into question.

We need to finish what we start, no matter how hard or how "sick of it" you have become.

You have heard the term "don't bite off more than you can chew"….so don't. Don't overload yourself with projects that are so far over your head that you will remain up at night searching for a solution….one that may not come, thus leading you down the path of "quitting" a project or "giving it back" to the assignor who will view you as someone who has "given up"….perhaps to pursue an easier career choice or an "easy" project. Or revert to the force of inertia…which causes you to do nothing.

In the business world, you best focus on projects that are difficult and challenging, for sure, and not those that are fun and convenient…lest you become lazy and known as a person who simply wants to put numbers in boxes and go home and watch T.V.

Do not dump your junk, unfinished, on the person who assigned the project to you in the first place. Not good. Your credibility will suffer as a result….and the outcome of a "return" project is never good.

Rather, you deal with your projects and seek out help and solutions from those who are in a position to help you. And no whining in the process. If you feel you cannot complete an assignment timely, it is best not to attempt it in the first place. Stretching yourself and "growing" into an assignment is acceptable provided you are committed and proactive in the project from the get-go. You must start and remain motivated toward the project completion. If not, we have a real mess in the making.

And messes are created by a project that is left untended. They tend to fester and nothing good will come of them. NEVER…but NEVER….put yourself in a position of stating to a superior "I have yet to start it" or "it will be done next week" or "I have questions that I posed that have not yet been answered…and I asked the questions two months ago". There IS a term in the business world known as "follow up" or "follow through"…..immerse yourself in it.

Do not quit.

Repeat….DO NOT QUIT. The resulting damage is difficult to restore.

Deal With It

So you have a problem? A BIG problem? That's GOOD!!! Now let's see how you can deal with it.

First, you identify the problem or it jumps up and smacks you right between the eyes. A medical issue? A lost account? Served with divorce papers out of the blue? A fire? You name it; there is enough "grief" to go around. And it will be your turn. Perhaps sooner vs. later. In life we need to prepare for darkness while traveling in sunlight. I do….so when I get a tap on the shoulder I am somewhat prepared to deal with it. So should you.

So when the messenger of misery comes to knock on your door, what will you do? How will you "deal with it"? Will you react? Or respond?

Keep in mind that knee-jerk reactions are never positive and frequently contribute to the problem and oftentimes serve to greatly inflame it. You want to respond to your issues….not react to them. By deciding to respond to the problem you are taking the first step towards solving it. Or at least ameliorating the issue and watering it down.

Once deciding on your response, you get into motion and seek out those who can help you with the problem. And no whining please. No "poor me" or "why me?". Just seek out the help you need. A medical specialist? A competent attorney? Your business partner? Your staff? Point being, seek out those who will help and encourage you.

Next you surround yourself with those who can support you through any perceived "crisis" you may be experiencing. This is sometimes called a "support group". Sorry, but negative thinkers and those with sour-puss or doom and gloom attitudes are NOT to be on your team…loved ones or not. Ditch them. You need encouragement and support…not sob sisters or busy-bodies.

And you don't delay in getting your "team" in place. You simply cannot say "I'm too busy" to get into motion. You need to be PROACTIVE in solving your issues and JUMP IN and get solutions going…..NOW.

Your problems won't get fixed according to your schedule or timeline. This means you are at the "mercy" of others who can help you. And they have their own issues and those of many others they are likewise trying to "fix". So patience on your part is required. Lots of it. Wait your turn. Yet each day in some way, minor or not, you need to make progress on your problems….so you feel momentum building towards a solution. This is important for your psyche.

And prayer helps. So does a positive attitude and a healthy outlook and a good dose of optimism. And exercise and a good night's sleep are always good medicine.

And we don't dump our junk on others. We deal with it straight on. You have all the tools you need to deal with your own issues and most start inside your own head. And when life tosses you a hiccup or two you accept it for what it is and deal with it. You don't become an asshole over it. And you don't mope. Moping is contagious. So is a positive outlook.

Results? Yes….and soon. Then it's "problem solved"! Then you congratulate yourself and rebuild.

Time is ticking….make it count.

Clients

"If it weren't for the clients, we would have a great, stress-free practice"…..a real laugh.

Clients pay us for our judgment and experience and view us as "value adders" to their businesses. Or they should. We strategize for them. We sell strategy. And hope.

We cannot and do not let them down….or we soon find that we are without clients. Or referrals.

Our careers demand that we provide service to our clients. We cherish them. They are the lifeblood of our existence….they furnish our livings, keep us happy, educate our children, challenge us, make our mortgage payments and they alone determine our "worth" for they judge our performance and pay us accordingly.

We cull out those "clients" who do not appreciate us nor pay us and we carefully evaluate the work which we prefer to do. While we appreciate challenges, we don't admit new clients into our lives and practices unless there is a mutual benefit of respect, trust and monetary rewards to both of us.

Clients…..who needs them? We do. Appreciate them….grow and nurture them. Give them what they want and be there for them.

To succeed in business, your goodwill must continually grow. You do this by way of word of mouth referrals amongst your satisfied clients.

Most clients will not sing your praises if you do them "right"…..but, oh, do them a perceived "wrong" and you can be assured that word of such will travel faster than the speed of sound.

Protect your goodwill and take care of your clients….the very lifeblood of success to your firm and your careers.

Balance

We work. We play. We love. We re-invent ourselves. We need balance.

How do we achieve this perfect "work-life" balance? I contend it is all pretty easy. You make appointments with yourself. That is, you set up, at the start of each week, the whole year through, certain "appointments" with yourself and your family….designate time for these life happenings and they get done and you achieve balance and fun and improve relationships in the progress. And you don't break these "appointments"….they are far more important than business tasks at hand.

So Friday night is family night, Wednesday night the office is dark, Tuesday night you work at home in your chair while you and your wife visit and catch up, you take Saturday afternoons to spend time with your wife and Sunday afternoons to relax together and do fun things that need to get done, together. Time together is far too important to take for granted.

And then you set your trips and weekends off and time to play and rejuvenate. Who needs to do this? You do! You need to get away in order to come back. I know I sure do.

Then you read and relax and write and hike and think and plan and get in that time ALONE to make all this work and be progressive.

And you need hobbies.

And you need a tree house.

And you need to spend money and not hoard it….for money must flow.

You need a life.

You need a balanced life. And you need to work to support it.

Socrates was right.

The Kudos Box

Many years ago….MANY years ago, I started a “Kudos Box”.

Each time I would receive any sort of a “pat on the back” or a “thank you for a job well done” or any form of “kudos” from a client whom I have serviced, I would simply put the note (print out of an e-mail, the “thank you” card itself, a notation on our billing statement, etc.) into a box simply marked “kudos”.

My goal on this was to accumulate the kudos over the years and, one day when I “retire”, I would reflect back on my assignments and read each one of these once again. I would reflect on each case and each thankful client. It would “send me out” with a feeling of satisfaction in knowing that I had touched someone’s lives in a favorable way and made a difference in their business and personal matters.

I believe I started this at around the age of 28. I am now 63 today. The box, quite a large one at that, is almost full.

That makes me a pretty happy fellow……

Never too late to start your own.

Tomorrow?

We have all heard the term “live for today”.

And most of us have heard the song from the play “Annie”. If you have not, print out the lyrics and read them. Very telling.

So we have tomorrow to think about. But let’s not get ahead of ourselves. There is a day called “today” that we must first capture in and enjoy. Not yesterday. But today. Tomorrow will take care of itself and we may not ever live to see it. We take for granted that we will….but it is not for certain.

Case in point: Life is fleeting. My client just left. Her relative went on a fishing trip. Had a great time. Went to the lodge for a nap. Never woke up. Fire destroyed the place. Horrible. Or the Doctor acquaintance of ours. Great practice, enjoyed life. Aneurism changed all that. Out of nowhere. Sad.

We don’t know what tomorrow will bring. Thus the need to ENJOY today. The moment. You own it, best to enjoy it.

So did you get your new car? Take your wife to dinner? Go on that vacation? Buy that new “toy”? Mend a bridge? Brighten someone’s day? Or your own?

If not….why not?

Tomorrow……how can I improve on it? Will I even see it? Think about it.

And……you deal with tomorrow by first enjoying TODAY. Don’t let life slip past.

Old English

In Northern California, above Jackson Meadows Reservoir, there is a craggy tall, rugged mountain.

It is known as “English Mountain”.

There are no roads to the top. Or even part way up. And at its peak is set an old weather station antenna, long since abandoned…but still there.

While fishing from my boat on a calm summer day the “bug” bit me to challenge myself and climb this mountain to the very top and check out that antenna. Why? Cause it was there…and it beckoned. A challenge it was…back then…more so now. I hiked it 5 times…but I am getting ahead of myself.

So I drove a very rough road to its “base” to the south and with backpack loaded (water bottle, camera, revolver, power bars and the like) I set out to conquer Old English.

Rumors of a white mountain goat, Big Foot, lions and the like inhabiting this wilderness area were swirling in my head as I started the climb. I set out alone. I saw no others. No trails, no roads. I made my own way as we all must do in life.

The climb cleared my head. I passed snow patches that offered me cool, rocks as large as my truck, caves to explore that would give me shelter from a heavy, sudden rainstorm, the Ork Forrest, hundreds of hummingbirds so red and green (must have been migrating), the barks of marmots I disturbed in the rocks. And there were wild pigeons overhead and hawks soaring and catching the air currents. And a furtive doe sleeked away as I approached. And lots of bear sign.

I climbed on and upward…ridge after ridge. Up the steep slopes, crossing rockslides, climbing up chimneys of crumbled rocks…sometimes seeking handholds (and toeholds).

At last I “topped out” and there was the antenna….and the tears burst out. I had conquered something. It felt good. I was tired and sweaty. And that felt good. I was re-juvenated….and that felt best of all.

The “problems” I left the truck with before the hike upward had vanished. And they did not return. They were not waiting for me when I got back to the truck five hours later. They were “worked out” in my head and two simple e-mails dealt with them….completely. I “sorted it all out”.

I hope you find your Old English…….

Growing Older

Wiser, perhaps….but the trade off is "time"…which is ticking…."getting down to the end of the roll" as Dino once put it,

Still all is great….grand parenting is fun, and I am doing my finest work…..and enjoying the fruits of it,

Panic? No,

Pressure? At times…but positive pressure is always good and debt continues to be a great motivator,

The ranch and its pleasures far outweigh the dangers it could bring and I keep a positive outlook on it all,

I am still growing….older perhaps, but wiser indeed….and it's high time I do grow up….and I am working on that aspect of my life,

Helping others along is what I am made of, remembering to always keep my family first,

And we have fun all the time…for we must,

We face harsh decisions and are blessed with the ability to address them all….sometimes in advance and sometimes not, but we deal with them and the results are good,

Am I life's favorite son? Probably not, but I have my place and tend to find my way….and do well with it all,

And with experience I continue to grow and ID opportunities…which seem to find me continually….so I am blessed, spotting opportunities in this life is a gift….,

Grower older surely has its virtues.

Things I Love

A few….a very few….of the things I love….in no particular order:

1. Long drives on a lonely road. My favorite is the Highway 50…The Loneliest Road in America…from Reno to Ely, Nevada…then stay at the Hotel Nevada there…great old place,

2. A nice long jog without music…8 miles is about right…clears your head,

3. Time spent in front of a little fire, alone with your thoughts….note pad and pen in hand…thinking and planning time,

4. Relaxed reading….NOT business….just recreational reading,

5. Las Vegas for about two nights,

6. Relaxing at my ranch in Northern California – my "tree house"….and I "reward" myself with trips there as often as possible. Lots of birds and fresh air and wildlife and, and, and……,

7. Montana fly fishing in August,

8. The opening day of Duck Season at my ranch and subsequent tour of Gray Lodge Wildlife Refuge,

9. Grand parenting,

10. Mountain hiking around Truckee,

11. Time on my hammock in my backyard in Truckee….amidst the pines,

12. A good, soaking rain….and to be out in it,

13. Time with my beloved wife Laura….catching up with one another and sorting it all out…family, business, projects, each other,

14. Challenge of a new project at the office….challenges are for overcoming,

15. Attending the Coeur d' Alene art auction in Reno each July,

16. The fall season and all of its lovely colors….Hope Valley route,

17. Schat's Bakery, Bishop, California,

18. Target practice – rifles and shotguns,

19. Family time – all of us together – Thanksgiving Day,

20. Christmas Morning.

Take the time to write out a few of your favorites….it is truly a "break" you need to take and will cause you to reflect and give you something to look forward to…..and we all need that.

New Year and Work Season Musings

What we know as "work season" for is the time period January 1 – April 15th.

The term "work season" originated for me many years ago, in the mid-70's. Today, the entire year is more probably known as "work season" as it is no longer limited to "tax season"….if such a term even exists nowadays.

I wanted to share a few comments and suggestions and policy reminders that apply going into the work season. They actually apply each day but I am a bit derelict in my "reminders" and use this time of year to catch up on my writings as best I can.

So please "read and heed" the following cogitations:

1. Opportunity watching – the work season time period is typically when a lot of business moves around. Identify and capture in opportunities of all kinds,

2. Optimize our referrals – seek out new business at all times. We grow or we die,

3. Clients pay us for our wisdom and judgment – don't give your time away. Each of us has a lot of talent, put it to good use….don't waste it, focus on your work of substance,

4. "Work season" is NOT a prison sentence….but a time of year when your skills and energy levels are tested and challenged and we do our best work when we view our work as challenging and invigorating. It can also be a fun time of year, so look ahead to having fun…and make it so,

5. Taking a weekend off each month is mandatory. If you opt not to take this required time off, everyone loses,

6. Work – life balance. Balance it all out. For me, I follow the "one third" principal. 1/3 work, 1/3 family and 1/3 recreation. It seems to work for me. Find your balance,

7. Staff relations – respect and appreciate your staff at all times. Be decent to one another and practice and improve upon the art of becoming kinder,

8. Do some writing…..to yourself. It's a great self-motivator,

9. You CAN do it! And you will…..,

10. Nothing "sits"…..keep projects in motion, allow time to issue timely completed products, avoid last minute-itis,

11. It really does not take much effort to extend a daily "Good morning"…..or does it?,

12. Be spontaneous……at home, at work, with clients,

13. Delegate and balance out the office work load….perform task analysis, IE: "Do I really have to do this myself?". If the answer is "yes", repeat the question. And remember to not only delegate but EMPOWER those to whom you delegate,

14. Socrates was correct,

15. All hands on deck….dive in. "Can I assist you with a project?"….offer to assist others, be available,

16. There is no stress in life….there is only stress in our thinking. If you overthink, you stress. Zig Ziglar use to call this "stinkin' thinkin". He was correct,

17. Respond, do NOT react….to anything. And remember that a little humility is good,

18. It's the "little things" you do and SAY at the office that ARE noticed,

19. Exercise is good….all year long,

20. Do not go to work sick….period. Stay home….let your body recover a bit,

21. Take a day off to go to work….working off campus can be highly productive,

22. Think like the winner you are at all times,

23. Express gratitude frequently and remember that a grateful person is a happier, healthier person,

24. Don't say the "T" word…..which means "I will TRY" to do better, for instance. Instead….DO BETTER,

25. Express yourself…you matter. You count. Communication is good medicine,

26. Think as an entrepreneur. This is not a firm but a business,

27. Music helps to relax you….I enjoy Sirius 69, spa music…very nice,

28. Take risks. Get out of your "comfort zone" and GO,

29. Innovate on all fronts…reinvent yourself. Come up with something new. My video texts to clients have brought nothing but positive input,

30. Read inspiring books. I continue to read Marcus Aurelius and will be starting the Great Books in the fall of 2014,

31. Attack life all around, have some fun….a lot of fun,

32. If you rage, you lose….and remember that words kill….so "don't say it", no tantrums permitted,

33. Practice random acts of kindness…flowers, smoothies, power bars, cards, kudos, etc. – they do go a long ways,

34. Be unique – differentiate yourself,

35. Think and plan time is very valuable (as is "me time")….if you are "too busy" to think and plan, you are just way too busy and need to better prioritize your time and your life,

36. Pass out KUDOS as you would cheap candy….commend others…frequently,

37. Praise in public, reprimand in private.

38. Believe…..,

39. No fears or insecurities,

40. Daily readings are important, I feel, to keep you inspired. I like doing my own. Or you can read a daily quote. Today's was "Start where you are. Distant fields always look greener, but opportunity lies right where you are. Take advantage of every opportunity of service"….how true. Worth practicing.

41. Ask yourself your empowering questions,

42. Focus on your goals – review them frequently…they are NOT New Year's Resolutions but business goals worth pursuing….don't write them down and put them away in a drawer…but review them at least once a month,

43. Don't make it harder than it has to be…simple is good,

44. A positive journal will help you stay "up"….create your own….it really works,

45. Invest in YOU….it's ok to make YOU your top project, I am,

46. Your future must be bigger than your past, keep moving and improving,

47. Let the past go, it's only the future that lies ahead,

48. Take the time to mentor others…it is time very well spent and an investment in BOTH of your futures.

49. Last, but not least, be proactive….proactive in everything…..and don't procrastinate.

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Thank you for reading my book. If you enjoyed it, won't you please take a moment to leave me a review at your favorite retailer?

Thanks!

John Iacopi

John T. Iacopi

John T. Iacopi, 63, hails from Stockton, California, where he resides with his wife of 40 years, Laura.

He is a practicing CPA and enjoys a multitude of outdoor activities and hobbies which he uses as a diversion from his everyday business dealings. His “ranch” is his tree house….from which many creative and new ideas sprout….including this E-Book.

From his writings you have probably correctly surmised he finds great comfort in writing and solitude….to be able to get off to the side in quietness and think things through….with the results rewarding.

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